

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MASSACHUSETTS

GEORGE C. NNONA,

Plaintiff,

v.

DIRECT MERCHANTS CREDIT CARD
BANK, N.A. and METRIS COMPANIES,
INC.,

Defendants.

Civil Action No.: 04 cv 10400 (REK)

STIPULATION TO EXTEND TIME

Plaintiff George C. Nnona ("Plaintiff") and defendants Direct Merchants Credit Card Bank, N.A. ("DMCCB") and Metris Companies Inc. ("Metris"), by and through their attorneys, hereby agree and stipulate that, inasmuch as the parties have agreed upon the parameters of a settlement and are in the process of negotiating a formal settlement agreement, DMCCB and Metris shall have up to and including April 23, 2004 to answer or otherwise plead in response to the Plaintiff's Verified Complaint.

Respectfully submitted,

GEORGE C. NNONA

DIRECT MERCHANTS CREDIT CARD BANK,
N.A. and METRIS COMPANIES, INC.

By his attorney,

By their attorneys,

Evans J. Carter / SAK

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Dated: April 14, 2004